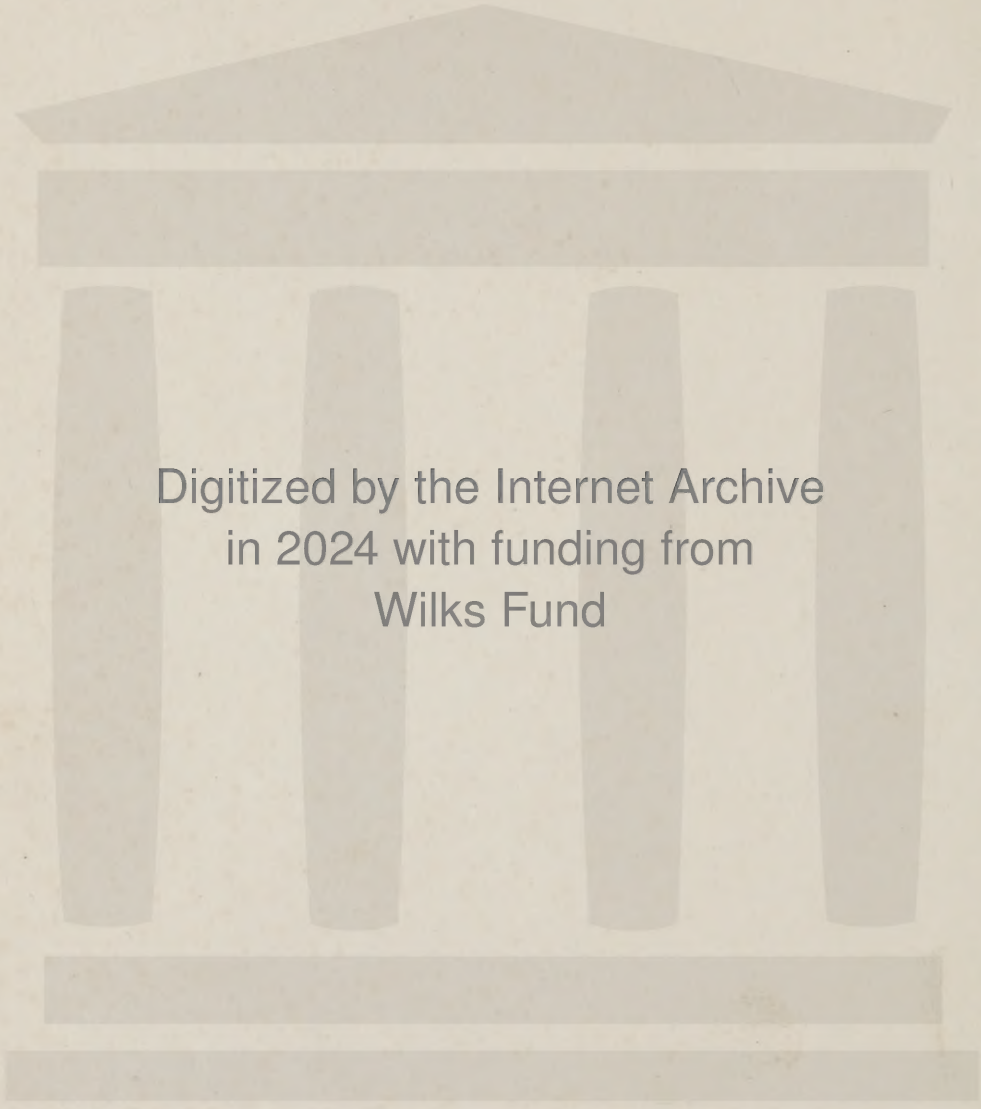
Bedford Commercial Ins. Co. 1834-57

Bedford Commercial Insurance Co.-Stockholders Book 1834-1857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Records of the Stockholders of the Bedford Commercial Insurance Company.

New Bedford. April 14. 1834. At the annual meeting of the Bedford Comm'l Insurance Company. held at their office agreeably to notice given legally. —

Joseph Ricketson was appointed Chairman
Joseph R. Anthony Secretary

The Secretary made the following statement of the concerns of this Institution viz which was ordered Recorded

Stock in the Bedford Comm'l Bank		$ 106.000
" Suffolk Bank Boston		2.700
" Fall River Bank		15.000
" Merchants Bank		10.000
" Marine Bank		10.000
Loans on Pledge of Bank Stock		8.442.53
Dollrs		152.142.53
Amount of Capital Stock		150.000. —
Balance invested above the Capital Stock		2.142.53
Cash on hands		1.360.94
Amount of Premium Notes due	$22645.37	
of which are doubtful to be	$6652.974	
of which there will probably be collected	26144.87 — 4008.07	18.637.30
Dividends due on Fall River Bank Stock		450. —
		$ 22.590.77

Estimate of losses unadjusted

Cargo Brig Fornay	$ 1000	
" Charleston Packet	500	
Brig Sarah	1265.79	
Ship Phenix	2000. —	
" Atlantic Wasson	1000 —	5.765.77
		$ 16.825

George Ryon's claim for loss disputed on Ship Joseph. Maxwell. will be met by premt Notes against him deducted above as bad

The claim on Brig Black Hawk the same

Amount of outstanding risks

Pacific Ocean risks . . .	$1304966.—
Atlantic & Indian Ocean . . .	287362.—
Monthly & Coasting	76601.—
European	74587.—
	1.743516.—

The following Stockholders were chosen Directors for the year ensuing, by an unanimous vote

James. Arnold
James Howland 2d
Nath[l] Hathaway
Joseph Grinnell
Wm[m] R. Swain
Thomas. Mandell
Joseph R Anthony
George Howland
Wm[m] J. Rotch

Voted that John Howland Jr be a committee on behalf of the Stockholders to join one of the Directors in an examination of the Concerns of this Institution previous to the next Annual meeting. and make a Report thereon —

attest J. R. Anthony Sec[y]

New Bedford 13 April 1835 - At the annual meeting of the Stockholders of the Bedford Comt Insurance Co held at their office agreeable to notice legally given

John Howland Junr was chosen chairman
W. T. Russell Secretary

The Secretary made the following statement of the concerns of this Institution, which was read and ordered to be recorded -

Bedford Comt Bank Stock			106000
Merchants	ditto		10.000
Marine	ditto		10.000
Fall River	ditto		15.000
Suffolk in Boston	ditto		2.700
Loans on pledge of Bank Stock			6.300
			150.000
Amount of Capital Stock			150.000
Amount of Notes secured by pledges of Bank Stock			2000
Special deposit in Bedford Comt Bank 12 mo 20. 1834		2500	
Interest at 5 p ct due 4 mo 24 1835		50	2550
Balance of deposit in Bedford Comt Bank 4 mo 1. 1835			5972.05
Notes deposited in Bedford Comt Bank due under 60 days			5842.10
Proceeds of Iron per Brig Fornax in the hands of Grinnell Minturn & Co due 10 mo 10. 1835			4651.90
Probable amt of dividend from Fall River Bank			450.
carried forward			$ 21466.05

Amount brought forward		21466.05
Amount of Notes on hand to collect & Interest 4 mo 10		3000. "
Merchants Bank Dividend		300. "
Marine do do		100. "
Suffolk do do		108. "
Bidford Com'l do do		none
		24974.05
Notes not available but considered good viz		
Benj'n Rodman	2132.71	
Wm H Allen	241	
Pardon T Mumford	63.25	
Wm C Nye	474. "	
B & D Howland	61. "	
Thomas Milton	28. "	
	$2999.96	
Amount considered available upon $2999.96		1500. "
		$23474.05
Notes on hand considered bad or doubtful viz		
Wm P Grinnell	1876.33	
George Tyson	1351.37	
I. Babcock	25. "	
Thos Barstow	71. "	
C W. Baker	31. "	
Doze & Richmond	18.25	
Wm Little	46. "	
Coggeshall & Rupert	37. "	3455.95

Particular amount of losses

Ship Franklin of Nantucket	9052.
Barque Amanda	11.000.
Schr Brute of Newport	1.000.
Schr Rover of New Bedford	1.5.
	21.505

Amount of outstanding risks

Pacific Ocean risks	1.242.811.
Atlantic & Indian Ocean	238388.
European	57.100.
Coasting	12.400.
	1.552.99

Amount of premiums

Pacific Ocean	75191.81
Atlantic	7943.37
Europe	1.50.
Coasting	1035.80
	85507.98

The following Stock holders were chosen Directors for the year ensuing by a unanimous vote

James Arnold
Joseph Grinnell
[illegible]
Nathl Hathaway
Joseph R Anthony
William T. Russell
James Mandell
George Howland Junr
John Coggeshall Junr

Voted. That the Stockholders be a committee on behalf of the Stockholders to join on [illegible] Directors in exercising the powers of this Company previous to the next annual meeting and make a report thereof

Wm T. Russell Secy.

New Bedford 11th April 1836 — At the annual of the Stockholders of the Bedford Comm. Ins. Company held at their Office agreeable to Notice legally given,

James Howland 2d was Chosen Chairman
William T. Rupell " Secretary.

The Secretary made the following Statement of the concerns of this Institution, which was read and ordered to be recorded,

Bedford Comm. Bank Stock			1080 Sh.		$. 108. 000
Merchants	do	"	100	"	" 10. 000
Mission	do	"	100	"	" 10. 000
Fall River	do	"	150	"	" 15. 000
Suffolk (of Boston)	do	"	27	"	" 2. 700
Loans on Shares of Bank Stock				"	" 4. 300
					$. 150, 000
Amount of Capital Stock					150. 000
Ballance invested above the Capital Stock					1. 100
Special Deposite in B.C. Bank				$. 10. 500	
Interest at 6 per ct. to 4 Mo 1st 1836				" 173	10. 673
Cash on Hand				"	" 4. 827
Notes deposited in B.C. Bank due under 60 days					11. 627
Dividends Received on Bank Stock					" 4. 473
Notes ~~not~~ available ~~but~~ Considered good					
Benja Rodmans Notes & Int.				2. 735	
William A. Allen "	"			" 288	
Sundry Small Notes amtg. to				" 249	3. 272
					$. 35. 972
Amt. of Dividend No 23 Yard					" 22. 500
					13. 472

Of any Loss on Bank Accounts, will not Exceed $. 11. 000

Amount of Outstanding Risks,

In the Pacific Ocean	"	$.1,072,711
" South Atlantic	"	360,722
" European & Yearly	"	97,700
		$.1,531,133

Premium Notes,

In the Pacific Ocean	62,263
" " Atlantic & Indian	11,750
" " European & Yearly	3,923
	$.77,936

Notes remaining unpaid and due,

No 915	B. Hilles in the hands of Obadiah Bartlett		
	collr	" "	46,50
2217	Thos. Barstow	" " $.71 "	
	Up Div. to his credit	"	
2475	Schooner Babcock	$.9 "	
2515	" do	" 16	25, "
2609	Wm H. Allen due 6 mo. 22d 1833	"	241, "
2776	B. & D. Hoxlance Jr 10 mo 2d 1833	"	61, "
2967	Coggeshall & Russell $21. do 3056. $16	"	37. "
2587	William Little	" " "	46 "
3015	Dyse & Richmond	" " "	18,25
2839	Charles W. Baker	" " "	21. "
2848	James Mores	" " "	21.50
2330	Thomas Mitton	" " "	28. "
2575	Wm H. Allen	" " "	601. "
2475	Saml W. Howse	" " "	48.50
3510	Nathl Rowe	" " "	17. "

The following Stock Holders were Chosen Directors for the year ensuring by a unanimous Vote.

(Over)

Directors

James Howland
Joseph Grinnell
Nath[l] Hathaway
John Coggeshall
Joseph R. Anthony
Thomas Mandell
Wm T. Russell
George Howland Jr
Wm G. House

James Arnold having resigned his office as President of this Company, James Howland 2d was unanimously chosen President of Wmsford Com[y] In[r] Company.

Voted, John Howland Jr be a committe on behalf of the Stockholders to join one of the Directors in examining the concerns of this Company previous to the next annual meeting, and make a report thereon

Wm T. Russell Secy

New Bedford 10th Month 1837. At an annual Meeting of the Stockholders of the Bedford Comm'l Ins. Company held at their office agreeable to notice legally given

John Howland Jr was chosen Chairman
Lawrence Grinnell " " Secretary

The Secretary made the following Statement of the concerns of this Institution, which was read and ordered to be recorded,

Bedford Comm'l Bank	Stock	1050	Shares	$105.000
Merchants	do	"	100	"	10.000
Marine	do	"	100	"	10.000
Fall River	do	"	193	"	19.300
Suffolk (of Boston)	do	"	37	"	3.700
			1500	"	$150.000
Amount of Capital Stock					150.000
Loans on Pledge of Bank Stock.					
To John Coggeshall	$3.000				
" Joseph R. Anthony	750.				3.750
Notes discounted in Bed Com'l Bank on the 1st Inst.					11.314
Dividends unpaid on Bank Stock					4.700
					19.764

Notes not available but considered good
by Benj Rodman $3.735
" Wm H. Allen 288

Notes considered not good
Coggeshall & Richards 3 notes $37.
Tyler & Richmond 1825
Thos as due on C. Russell note 91.

Dividends unpaid $95.
Losses amounts Ins. on Elwyn Tyson 1050.
" " " Caduceus 5350.
$6.395

Amount brot. over		$19.764
Losses & dividends unpaid last ans	635	
Amt to be paid in America	349	
" " " " " Stephina Day	1.500	
" " " " Swift	1200	
Due Drawn this Bank	388.973	
		$10.032

Amount of outstanding Risks

In the Pacific Ocean	$1.089.136
" Atlantic "	801.935
All other Risks	71.739
	$1.962.830

Premium Notes

In the Pacific Ocean	$62.372
" Atlantic "	21.652
All other Risks	1.962
	$85.986

The following Stockholders were chosen Directors for the ensuing year by a unanimous vote.

Directors

James Howland Jr.
Joseph Grinnell
John Boggs
Benjamin C. Atkins
Wm. T. Russell
Geo. Howland Jr.
Wm. Sturges
Wm. Aspinwall Jr.
Thos. Mumford

Robt John Howland Pres. a Committee on behalf of the Stockholders to join one of the Directors in examining the concerns of this Company previous to the next Annual meeting, and make a report thereon

Laurence Grinnell Secy

At the Annual Meeting of the Stockholders of the Bedford Cow.d Insurance Company held at their Office 4th mo 9. 1838 agreeably to notice legally given

Abraham Shearman was chosen Chairman
William Taber - - Secretary of this meeting

The Committee appointed at the last annual meeting to join one of the Directors in examining the concerns of this Company presented a report which was read and accepted and ordered to be placed on file.—

The Secretary made the following Statement of the concerns of this Institution which was read, accepted and ordered to be recorded — viz

Statement of the concerns of the Bedford Cow.d Insurance Company 1st April 1838

Certificates of Bank Stocks

Bedford Cow.d Bank	1080 Shares		108.000 —
Marine	"	100 "	10.000. —
Merchants	"	100 "	10.000. —
Fall River	"	193 "	19.300. —
Suffolk	" Boston	27 "	2.700 —
			150.000. —
Am.t of Capital Stock of the B. Cow.d Ins. Co.			150.000 —

Loans on pledges of Bank Stocks

To John Coggeshall	2.543.90	
Jos. R. Anthony	200.–	
Wm J. Russell on bond	5.000.–	7.743.90
Notes deposited in R.I. Bank due under 60 days		16.234.–
Dividends received on Bank Stock		4.227.–
Bal.ce in R. Island Bank this day		343.89
Amount returnable on loss on Ship Oregon say about		3.000.–
Notes not available but considered good		
Benj.n Hodman 2.735		
Coggeshall & Russell 37		
		31.548.79

Losses to be unpaid

Note in R. Island Bank due this month	3.600.–	
Due on loss on Ship Independance	8.000.–	
" " " Pactolus	9.600.–	
Average loss on " Moss	1.000.–	
" do " Addison	1.000.–	
" do " India	3.000.–	
" do " London Packet	.500.–	26.700.–
The saving of Ship Independance is not taken in acct.		$ 4.848.79

	Amount of Outstanding risks	& Premium Notes
In the Pacific Ocean	1.206.469.–	63.072.60
" Atlantic "	857.459.–	22.670.71
On Merchant Ships	37.400.–	1.165.75
" Yearly Policies	14.750.–	1.171.50
	$ 2.118.078.–	$ 88.080.56

Since the above report was made up, we have received the document of the average on Ship Florida which loss will be for this office not less than $2.500.–

Signed. Rowland R. Crocker, Sec'y

The following Stockholders were unanimously chosen Directors for the year ensuing

James Howland 2d
Joseph Grinnell
John Coggeshall
Joseph R. Anthony
Thomas Mandell
Wm J Rodgers
Alfred Gibbs
Wm J Hawes
Wm Stockaway Jr

Voted that John Howland Jr be a committee on the part of the Stockholders to join one of the Directors in examining the concerns of this Company previous to the next annual meeting and to make a report thereon.

Wm C. Taber, Secy.

At a meeting of the Stockholders of the Ed. Pond Ice manufacturing Company, held at the Company's office, Dec. 16. 1858, agreeably to public notice,

Edmund Brooks was chosen Chairman, & J. H. W. Page Secretary.

Voted, unanimously,

That it is expedient to apply to the Legislature, at its ensuing Session, for a renewal of the Charter of this Company.

Voted, unanimously,

That the present Board of Directors be authorized and empowered to take such measures as may obtain a renewal of the Charter.

Adjourned sine die.

J. H. W. Page

Secretary.

At the annual Meeting of the Stockholders of the Bedford Cont. Insurance Company held at their Office 4 mo. 8th 1839 agreeable to notice legally given

John Howland Jr was Chosen Chairman
Wm S. Rupell — Secretary.

The committee appointed at the last annual meeting to join one of the Directors in Examining the Concerns of this Company presented their report which was read & accepted & ordered to be placed on file.

The Secretary made the following Statement of the Concerns of this Institution, which was read & accepted & ordered to be recorded — Viz.

A Statement of the Concerns of the Bedford Cont. Ins. Company First of April 1839 —

Certificates of Bank Stocks

Bedford Cont. Bank	1080 Shares	$. 108.000
Marine	—	100 "	10.000
Merchants	—	100 "	10.000
Fall River	—	193 "	19.300
Bin Folks	—	27 "	2.700
		1500	$. 150.000

Amt. of Capital Stock of B. C. Ins. Comp.y: 150.000

Loaned to Wm S. Rupell on Bonds 3.000.
Benjn Rodmans Draft on & accepted by
Chs. W. Morgan due 5 mo. 29th — 939.75
do " 8 " 29 — 953.43
do. 11 " 29 — 967 10 2860.28
Balance in Bedford Bank 4 mo. 1. 1839 13.149. 41
(Carried over $. 21,069. 69

Brought over		21,009.69
Amt. of Bonus Dividends		5,351.92
Amt. of Prem. Notes on Risks terminated		12,343.00
		$. 38,704.61

Probable Amt. of Losses

On Ships Independance	4,000	
" Schr Catherine	7,500	
" Ships Messenger	1,000	12,500.00
		$. 26,204.61

Wm R. Rodman's Note on Ships Ross
due 11 Mo. 25th 1836 for $. 601.
for which We claim a Loss —

V. Coffin & B. Cartwright Note on J. Coughtran
due 6 Mo. 13th 1837 — 397.
for which they claim a loss —

Wm R. Rodman & C. H. Morgan are Endorsers
on two Notes for Benjn Rodman due 3d — 661.

Due from E. Coffins Estate $. 206.
Rec. first Dividence — 149.92 56.08

Due from Aschoft & E. Shipp on the
Adjustment of Loss on Ship Oregon 200.—
$. 1,909.08

Amt. of Outstanding Risks, & Prem. Notes 1st April.

On the Pacific Ocean	1,247,508.—	74.041
" Atlantic	825,297 —	23.978
On Merchants Ships	117,175 —	5,661
	$. 2,189,980 —	103,681.

The following Stockholders were unanimously chosen
Directors for the Ensuing Year —

Jesse Hoxland 2d	Thomas Mumford
Joseph Grinnell	Wm T. Russell
John Coggeshall	Alfred Gibbs
Jo. C. Anthon	Wm J. Howes
Wm Cathcart	

Voted To accept the New Charter and to record it in the Books of the Company

Commonwealth of Massachusetts,

In the Year One Thousand Eight hundred and thirty nine —

An Act to continue in force —

" An Act to incorporate the Bedford Commercial Insurance Company."

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the Same as follows; —

The Statute of the year One thousand Eight hundred and twenty one incorporating the Bedford Commercial Insurance Company shall be and remain in force for the term of Twenty Years from the Fifteenth day of February One Thousand Eight hundred and Forty One; — and the said Corporation shall be continued during that term, and shall have all the powers and privileges and be subject to all the duties, restrictions and liabilities set forth in the thirty Seventh and Forty Fourth Chapters of the Revised Statutes, and in the thirty Fifth and One hundred and Seventy Eighth Chapters of the Laws of the Year One thousand Eight hundred and thirty Eight —

House of Representatives January 26th 1839 —

Passed to be enacted.

Robert C. Winthrop — Speaker

In Senate, January 29th 1839. —

Passed to be enacted, Marcus Morton President.

January 29th 1839. Approved. Edward Everett —

A true copy: attest John D. Bryant Deputy of the Council

Voted — That John Woodward Jr be a committee on the part of the Stockholders to join one of the — Directors in Examining the Concerns of this Company previous to the next annual Meeting and to make a report thereon —

Wm T. Russell

At a meeting of the Stockholders of the Bedford Cord. Mf. Company held at their Office 4 mo. 13th 1840 agreeable to notice legally given —

Eli Haskell was Chosen Chairman
Joseph H. Anthony — Secretary.

Voted,

To accept the Report of the Committee appointed at the last annual meeting to examine the Concerns of the Company, and that the same be recorded —

The Secretary made the following Statement of the Concerns of this Company, which was read, accepted & order to be recorded, viz,

Statement of the Concerns of the Bedford Cord. Mf. Company on the first of April 1840 —

Certificates of Bank Stock

Bedford Cord. Bank	—	1080 shares —	108,000
Marine	—	100 — —	10,000
Merchants	—	100 — —	10,000
Fall River	— (Fall River)	193 — —	19,300
Suffolk	— (Boston)	36 — —	3,600
			$150,900
Capital Stock	—		150,000
Balance invested above the Capital Stock	—		900 —
Paid 1st 2d 3d & 4th Installments of N.B. & F. Rail Road	—		5,250 —
Cash on hand April 1st 1840	— —		9,770 —
Amt. of Bank Dividends	— —		4,527 —
Amt. of Notes due but not Collected	— —		12,280
Notes Expired but not due, till 60 days after April 1st			7,241
Bond. Note & Interest	— —		4,500
Due from the proceeds of Brig Planter	—		3,000
— — — Ship Oscar	—		1,000
		Carried over	48,468

Amt. Carl. over	48,468
Wm. R. Rodmans Note on Ships Mass (claims a loss)	.601
J. Coffins & L.B. Curtis Rights on Ships Ploughboy &c.	.391
Wm. R. R. & Chs. W. Morgan two Notes with Int.	" "
For Benjn. Rodman — —	.728
James Barker — Note — —	.26
	$.50,214

Probable amt. of Losses

Ship Capt. Decatur —	7.500	
" Oneida — —	1.297	
" Isabella "	" 500	
" Chelsea — —	— 600	
Brig James Munroe — "	— 400	
Ships Portia is probably a total Loss —	14.800	25.097
		$.25,197
Amt. of Dividend (6 per cent)		9.000
Surplus on Hand —		$.16,117

Amt. of outstanding Risks & Prem. Notes to April 1st 1840.

In the Pacific Ocean	1.423.684	P. Notes	$9.351
" " Atlantic —	702.573	" "	22,350
On Merchant Ships	134.650	" "	2,568
	$.2,260.912	" "	114,269

The following Directors were unanimously chosen for the ensuing year & all of them are Stockholders.

Lemuel Howland Jr. — Thos. Mandell — Signed
Joseph Grinnell — Alfred Gibbs — R.R. Crocker
Colin Coggeshall — Wm. Matthewson Jr. — Secty.
Joseph C. Anthony — Voted, that John Howland be the
Wm. J. Rotch — Committee on behalf of the
Wm. J. Mumford — Stockholders to examine accounts &c

Report of the Committee on Accounts

We the Subscribers have examined the accounts of the Bed. Com. Th. Company, since the date of the former Examination made by us in the 3 Mo. 1839 - to the present date, and find them Correct.

We have also found the following Securities in the possession of the Secretary, viz,

Certificates of	1080	Shares	Bed. Com. Bank, par val.	108,000
do	100		Merchants	10,000
do	100		Marine	10,000
do	193		Fall River	19,300
do	36		Suffolk	3,600
				$150,900

Also, Receipts for three Instalments to the Stock of the New Bedford & Taunton Rail Road Corporation on the Shares of this Company Subscribed for — — — 4,125

Joseph Grinnell & Wm. S. Rapelje's Bond for cash loaned them on Note 10 Mo. 1837 $3,000
Less Endorsed 1,500 3,500

We have compared all the Premium Notes and Bills Receivable in the hands of the Secretary with the entries made of them on the Books of the Company, and find them accounted to the 17th of March 1840.

New Bedford 3 Mo. 21st 1840 —

(Signed) Jos. E. Anthony
John T. Cowtuned

At the annual meeting of the Stockholders of the Bedford Commercial insurance company held at their office April 12th 1841. agreeable to notice legally given

James Arnold Esqr was chosen chairman
Wm T Hawes " " Secretary

The committe appointed at the last annual meeting to join one of the Directors in examining the concerns of the Company was presented, read and accepted and ordered to be recorded on the Books of the company.

The Secretary made the following Statement of the concerns of the Institution was presented and ordered to be recorded.

Statement of the Concerns of the Bedford Comm'l Insurance Company on the first day of April 1841.

Certificates of Bank Stocks

Bedford Comm'l Bank,	1080 Shares		$108.000.
Marine "	100 "		10.000
Merchants "	100 "		10.000
Fall River "	193 "		19.300
Bedford	36 "		3.600
	1309 "		150.900
Capital Stock of the Company is			150.000
This Comp'a invested on the Capital			900
Invested in N B & Taunton Rail Road Comp'y			1.500
Profits Comp'a Bank dividends			8.527
Due from proceeds Dry Plants in October			5.000
Amount carried forward			$ 15.927

Amount brt forward	$ 15.927.
due from proceeds of Ship Ocean	1.000.
Cash in Wodford Comm Bank April 1st	7.740.
Amount of notes due but not collected	10.550
Notes offered but not discounted after April 1st	9.875
Loan to W W Crocker with int interest	983
	$ 45.075
Dividend of 12½, payable April 30th, in	18.000
	$ 27.075

Probable Amount of Losses

Work Voland, if any, not to exceed	$ 5000.	
Ships Wodford's cargo of the whole	500.	5.500
		$ 21.575

Outstanding Notes & Premium notes April 1st 1911.

In the Ships Ocean,	Notes.	Premium Notes.
	$ 1610.193.	$ 99.623
" Atlantic	630.959.	20.232
Merchant "	39.620.	7.055.
At Risk	2.280.276 =	$ 121.910

The committee appointed at the last annual meeting to join one of the Directors in examining the Concerns of the Company presented their report with the following Certificate, which was accepted

We the Subscribers, have examined the accounts of the Wodford Coal Ice Company from the date of the former Examination made by Joseph H Gladding & John Rowland on third month 1910 to the first day of the present month, and find them correct. We have also found the following Securities in the possession of the Secretary viz:-

over

Certificates for	1080	Shares Bed Comt Bank	$108.000
Do	100	" Merchants "	10.000
Do	100	" Marine "	10.000
Do	193	" Fall River "	19.300
Do	36	" Suffolk "	3.600
			$150.900
Do	75	" New Bedford and Taunton Rail Road Stock being a part of the Surplus fund	$7.300

We have compared all the Premium notes and Bills Receivable, in the hands of the Secretary with the entries made of them on the Books of the company, and found them accounted for to the first of the present month,

New Bedford 3mo 30th 1841.

(Signed) John Howland
Alfred Gibbs

The following Stockholders were chosen Directors for the ensuing year,

James Howland 2nd
Joseph Grinnell
John Coggeshall
Wm T Russell
Wm Rathaway Jr
Wm T Rawes
Thos Mendall
Alfred Gibbs
Wm M Parker,

John Howland was appointed a committe on the part of Stockholders to examine the account of the company the present year

Wm T Rawes Clerk

At the Annual meeting of the Stockholders of the Bedford Cont. Insurance Company, held at their Office the 11th day of April 1842 agreeable to Notice legally given

Eli Hayhill Esq. was chosen Chairman

The Committee appointed at the last meeting to join one of the Directors in Examining the Concerns of this Company made their Report. it was fully read and accepted and ordered to be the same on the Books of the Company

Voted that Howland & Gordon be Secretary of the this Company for the ensuing year. and that they shall be One Thousand Dollars—

Voted that Messrs Howland & Gordon for the Ensuing year and the following Stockholders were Chosen Eli James Howland 2. Josiah Grinnell. John C. Howland Thomas Howland Wm. T. Hayhill Wm. J. Hewens. Wm. Hathaway Jr. Alfred Gibbs. Wm. Gordon Frances Hathaway David C. Greene. Abner Howland and Wm. Gordon

Voted that John Howland be the Stockholders Committee to Examine the Accounts of the Company the present Year—

The Secretary made the following Statement of the of the Concerns of the Company which was accepted— (Viz) Certificates of Stocks

Wed. Gen. Bank	1050	Shares	$105.000
Greene	100	"	10.000
Merchant	100	"	10.000
Fall River	193	"	18.350
Suffolk	36	"	3.600
Bed & Sav. Town	15	"	1.500
			$158.400

Amt. of Stock but. Over	$158.400
Par. but Stock of the Company	150.000
Over invested	8.400
Amt. of Bank Dividends	4.563
Due from the Trustees of Hilary Baxter	3.000
Amt. of Notes due before 1st of April but not Coll.	13.546
" " " " after 1 " "	6.541
" on Bottomry Bond	5.000
" of Monies loaned payable on Demand	4.500
The following Notes are not taken into Acco.	45.550

by D. Thornton 3 Notes for $506.67
S Slocum — — 16. "
J M Staples — — 3.06 "
Notes on Slop Stanton Rockwell 153.
John Saunders Notes 3.76
2.3.58-23

Probable Amt of Losses
Bank Valent — $4.000
Guilo — — 1.000
Hompenie 705
Over Drawn on the Bank 495

	3.257
	$39.350-
Amt of Dividend payable 1st April	13.500
Surplus Fund	$25.850

The Company has no Outstanding Stock April 1 1842
nt Risk $2.017.999 Premt. Notes $110.435-00

Signed R B Crocker Secy

We the Subscribers have examined the Accounts of the Bedford Cont. Insurance Co. from the date of the Former examination made by John Howland and Alfred Gibbs in the third month last to the first of the present month and find them correct — We have also found the following Securities in the possession of the Secretary — Viz

Certificates for	1080	Shares Bed. Cont. Bank	108.000 —
Do.	100	" Merchants	" 10.000 —
Do	100	" Marine	" 10.000 —
Do	193	" Fall River	" 19.300 —
Do	36	" Suffolk	" 3.600 —
			$ 150.900 —

New Bedford Security Bonds
Notes Rec'd a part of the Surplus fund. 1.500 —

We have Compared all the previous Notes and Bills Receivable in the hands of the Secretary with the Entries made of them in the Books of the Company and find the same Correct up to the first of the present month —

New Bedford 3 mo 15. 1842

Signed John Howland
Wm Rotch
Attest — A. C. Gordon Clerk —

Commonwealth of Massachusetts.

Bristol ss: — New Bedford. April 11th 1843.

Personally appeared James Howland, President and R. R. Crocker Secretary and Clerk of the Bedford Commercial Insurance Company; and made oath in due form of law, that they will faithfully discharge the duties of their Office, (this day elected) as required by the 4th and 6th sections of the 37th Chapter of the Revised Statutes of said Commonwealth.

Before me, Eli Haskell, Just. Peace

At the Annual Meeting of the Stockholders of Bedford Com'l Ins Company held at their Office this 10 day of April 1843. agreeable to Notice legally given —

Mr. Whittemore was Chosen Chairman

Voted. That this Meeting Stand adjourned until to morrow at 10 O'Clock A. M.

R. R. Crocker Clerk

Commonwealth of Massachusetts,

Bristol ss: New Bedford. April 11th 1843 —

Personally appeared, James Howland, President, & R. R. Crocker, Secretary and Clerk of the Bedford Commercial Insurance Company; and made Oath in due form of law, that they will faithfully discharge the duties of their Office, (this day elected) as required by the 4th and 6th sections of the 37th Chapter of the Revised Statutes of said Commonwealth.

Before me, — Eli Haskell — Justice of the Peace.

At the adjourned Meeting from Yesterday: to this 11th day of April 1843 held at their Office

The Committee appointed at the last annual Meeting to join with the Directors in examining the concerns of this Company, presented a Report which was read and excepted and ordered to be placed on file

The following Stockholders were chosen Directors for the Year ensuing by a unanimous Vote Viz. James Howland Jr. Joe Grinnell — John Coggeshall — Thos Mandell, Wm Hathaway Jr. Francis B. Hathaway — Edward Gibbs — Ward M Barker — David R Greene Atkins Adams — Alex Barker — Sanford Seabury and Chas R Tucker —

Voted that John Howland Jr be a Committee on the part of the Stockholders to join with the Directors in examining the concerns of this Company previous to the next annual Meeting and make a Report thereon

The Secretary made a Statement of the Concerns of this Institution, which was read and accepted and ordered to be recorded —

Statement of the concerns of the Bed Com. Ins Company first of April 1843 — R R Crocker Clerk

Certificates of Stock

Bedford Com. Bank	1080	Shares	$108.000
Marine	100	"	10.000
Merchants	100	"	10.000
Fall River	193	"	19.300
Suffolk	Boston 36	"	3.600
Bed & Taunton Rail Road	75	"	7.500
			$158.400

Amt. of Stock Cal. over	$158.400 —
Capital Stock of the Company	150.000 —
over Invested	8.400
Amt of Bank Stock dividend	4.044
" " Notes on Risks up unpaid	6.388-41
" on Bottomry Bond	5.000 —
Ballance in the Bank on the first day of April	2.759.51
Thos Mitton 2 Notes dued May 23 & Nov. 23 —	2.158.15
loaned to Robt Gillingham on Stock Security & Int.	1.635.—
" " Mary Graves " "	1.030
	$31.435.07

Something will be realised on the following Notes

S Slocum. not to be counted	$16.00
J M Staples for Mast	306.56
A D Stoddard	422.00
J H Bartlett	1.186.05
Wm H Stowell Mostly for Otter	815.59
Wm T Graves	386.75
Sel & Tobey	192.00
Howland & Hussey	26.00
	$3.530.25

Probable Amt of Losses

Ship Ann & Maria of New London	$5.800
" Ann	1.100
	6.900
	24.535.07
a dividend of 6 per cent payable April 12 —	9.000 —
	15.535.07

Submitted R R Crocker Sec'y

Amt at Risk first day of April 1843

at Risk $1.848.416 Bal Notes $25.358 —

At the Annual meeting of the Stockholders of the Bedford Commercial Insurance Company held at the Company's Office this 2 day of April 1844 Pursuant to Notice legally given—

John W. Hayd was Choisen Chairman

The Committee appointed at the last annual meeting to join one of the directors in examining the Concerns of this Company presented a Report which was read and Accepted & ordered to be Recorded—

Statement of the Concerns of the Bedford Commercial Insurance Company on the first day of April 1844

Certificates of Bank Stocks

Bedford Commercial Bank	. .	1080 Shares	$108.000
Marine "	. .	100 "	10.000
Merchants "	. .	100 "	10.000
Fall River "	. .	193 "	19.300
Suffolk in Boston "	. .	36 "	3.600
Bedford & Taunton Rail Road	. .	75 "	7.500
			158.400
Amt of Capital Stock of the Company			150.000
		Gain Invested	8.400
probable Amt of Bank dividends	. .	.	4.266
" of Notes due but not paid	47.01	.	4.275
" " not due till after	4.1	.	4.036
Cash in the Bank	4.1	.	7.271
Money loaned on Stocks with Int due		.	1.000
" " " Bottomry on Ship Emerald		.	5.000
			$34.248

Amt. Brought over — — — $34.248

Probable Amt of Loss —

			Sum Ins^d	
on Bark Eliza of Salem			$10.000	7.000
" Ship North America	of Warren		8.000	7.500
" Bark Pearl	of Tipicum		8.000	7.600
" " Atlantic	Edgartown		2.500	2.300
" Sch^r Independence	Fishers		2.000	1.800
" Ship Nautilus			500	485
" Note at Merchants Bk	Value 5 M^o/o		6.000	6.000
" " "	" " 7. 6		6.000	6.000 $ 38.685

Amt of Loss over Profits — — — $ 4.437

Attested R R Crowninshield Clerk

Voted That J H W Page - John Coggeshall - Atkins Abrams Wm M Parker - Abm^m Rowland and Thos. A Greene be a Committee to ascertain what portion of the Capital Stock of any is proposed to be withdrawn, and cause the Value thereof to be ascertained, Conformable to the provisions of the Act of the Legislature in relation to this Corporation, approved by the Governor on the 12^th day of March A.D. 1844. and Report at the adjournment of this Meeting —

Voted that said Committee be instructed to Enquire into and Report upon the Expediency of accepting the Act aforesaid and the mode in which the same shall be carried into Effect by the Company and to Enquire and Report as to the Value of the Stock of this Company and Generally as to its affairs —

Voted that whenever the Act approved by the Governor March 12^th A.D. 1844. Shall be accepted by this Company the Capital Stock Shall be $150.000 — and any Surplus of the Assets above that Sum Shall be divided amongst the Stock holders

Voted that this Meeting Stand adjourned to meet at this Place first monday in may at 10 O'Clock A M —

attested R R Crowninshield Clerk

The following Stockholders of the Bedford Coal Insurance Company were Chosen as Directors for the insuing Year Wis. James Howland 2d John Coggeshall Joseph Grinnell. Thos Arnold 2d, Wm Whitehorne Jr Jeremiah S Whitehorne, Ward M Parker, David R Greene & Athens Adams Hon. Barker Pardon Secretary & Charles K Stocker

T K Whitehorne Secy

Voted to ajoin this Meeting to May 6th & ajoined

At the ajoined meeting held at their Office this 6th of May 1844, in pursuance of the adjournment of the annual meeting held April 8. 1844. the Committee appointed at the said meeting made the following Report viz.

Your committee caused a circular letter to be forwarded to each Stockholder, containing a notice of this meeting its object & requesting that any Stockholder intending to withdraw his Stock should notify the committee or the Secretary, or attend this meeting & then give notice of his intention. Notice has been received of the intention to withdraw 164 Shares.

viz		
	Geo. W. Warren	10
	Wm. Hooper	44
	Geo Hooper	6
	Jath'l Hooper	6
	Robt. Hooper	38
	Wm B. Hooper	9
	Nancy Hooper	5
	Hannah Hooper	5
	Emma Hooper	4
	Daniel Hooper	4
	Hannah Rich	30

164 Shares

(cont'd over)

The Statute provides that the value of the assets of the Company shall be ascertained by arbitrators one to be appointed by the President & the other by the claiming Stockholders, so that no appraisal made by your Committee would be binding upon Stockholders proposing to withdraw, but your Committee are authorized to state that all the above named Stockholders except Geo. W. Warren are willing to sell their Stock at the appraisal of your Committee.

What further amount of Stock if any, may be withdrawn, your Committee cannot state, but from Enquiry we believe the Purchasers may be found, & that the Company will find itself but little embarrassed in Keeping its Capital Stock Entire.

Upon deliberate consideration, your Committee unanimously report that it is expedient to accept the act approved by the Governor March 12. 1841, & to go into operation as soon as the requisitions thereof shall be complied with, & your Committee are of the opinion that with its well invested capital of $150 000 this Company may Commence business on the mutual principle, under very favorable circumstances, & with the prospect of doing a profitable business for its Stockholders and its Customers.

Your Committee have made a careful examination of the affairs & the assets of the Company & in their opinion the stock is now worth $110 pr Share

In case any stock is to be withdrawn, for which purchasers are not found, the arbitrators to be appointed as prescribed by the law, will appraise the assets, & the withdrawing Stockholder will receive his proportion of the assets in kind, & not in money, as seems to be supposed by some persons.

As the Company has voted that when the act shall go into operation, the Capital Stock shall be $150.000, your Committee recommend that the Surplus, according to their valuation, above that sum, be at $10.00 on a share, & interest from this date, be paid to the Stockholders who shall not withdraw their stock, from the first nett & available funds of the Company, not required for the payment of losses & current expences: & that all subsequent receipts be disposed of according to the principles of said Statute.

Your Committee further recommend that the Company authorize the Directors to take all necessary measures to carry the act into operation: & to establish such rules & regulations as relating to the new mode of insurance as they may judge expedient.

As there seems to be an impression on the minds of some persons that this act constituted a new Company, your Committee beg leave to say, that the title of this act is, "An act in addition to an act incorporating the Bed[d] Conn Insurance Company" & the act itself as well as its title, shews that it was intended, not to annul the original act or to destroy the existing company, but simply to give

a legislative sanction to a mode of insurance now become popular, but which the Directors or Company might not feel authorized to adopt on their own responsibility.

For the Committee

Signed P. A. H. Page

1844
May 6. Chairman

Voted that this meeting stands adjourned to the 27 Inst at 10 O'clock A.M.

R. R. Hoskins Clerk

At the adjourned meeting held at their Office this 27 of May 1844. Eli Haskell Chairman Chairman P.T.

Voted that this meeting stands Adjourned to this day three Weeks. June 10. at 3 O'clock P.M.

R. R. Hoskins Clerk

At the adjournment of the annual meeting May 6. 1844. after the reading of the Report, and a discussion, it was voted,
that the said report be accepted and that the Directors be authorized to act in the manner in the report suggested & recommended. (This record belongs on the preceding page, directly after the word "Officers", but was inadvertently omitted.)

R. R. Crockery Clerk

~~At the adjourned Meeting held May 7 1844 on this 11th day~~
June.

At the ajoined meeting held at their Office the 18 day of June 1844. Voted that Ten additional Directors be Chosen and Voted that J H W Page — William R Hatch — Jacob Perry — Henry Faber — Wm. Fleming — Thos A Greene Joseph Ricketson Saml Rodman — Stephen Faber and Willard Nye were Choisen — Voted that this Company do now commence to operate on the Mutual Principles

Voted that John Howland be one of the Committee on the part of the Stockholders to join one of the Directors in Examining the Accounts Concerns of this Company previous to their next Annual meeting and make their Report thereon — H H Crocker Clerk

At a meeting of the President and Directors of the Del. Com.t Insurance Company held at their office this 9 Oct. 28th 1844. present the President and Thirteen Directors. The following Statement of the Secretary was presented and accepted.

Viz.-	Invested in Bank Stock 1599 at par is	$159.900
0	" " W.B. & J.R.R. Stock 75 " " "	7.500
		$158.400
The Capital Stock is		" 150.000
Over invested		" 8.400
Bonds and Bank Dividend		" 4.300
Bills Receivable for Spirits sold.		" 4.864
Bills Receivable " " " not due.		" 8.169
Money Loaned on Security.		" .670
Cash in hand		" 8.870
Loaned on Att.y Bond.		" 5.000
		" 40.273

The Company is to pay as follows

Viz.-	A Note of the Mechanics Bank	$6.000
	Loss on the Bank Athens	2.000 8.000
		$32.273

Resolved that Mr. C. T. Mayo be elected a Director to fill the vacancy occasioned by the resignation of Thos. Jefferson Esq. deceased

Whereas by an Act of the Legislature, the Tide Water Canal Bank have reduced their Capital 25 per cent, this Company has one half the 1st half say $2.412.50 and it is proper we should receive the Bal. a due us. This Co. and the Tide Water Bank are now with the Bank on Chesapeake & Ohio Canal Stock in the Bank 150 shares at par is 15.000

Insured 25 per cent 49 " " 4.900

144 " $14.400

Resd. that a Dividend of Ten per Cent on the Capital Stock, and Two per cent interest thereon be paid to the Stockholders on Tuesday, the 10th day of Nov. next.

Ordered that the Secretary be directed to advertise the same accordingly.

The meeting then adjourned.

Attested R. R. Crockett Sec'y

At the annual meeting of the Stock holders of the Bedford Commercial Insurance Company held at their Office 1st Mon 14th 1845 agreeable to notice given

Jarvis. G Seabury was called to the Chair

The Secretary made the following Statement of the concerns of this Institution. Was permitted & ordered to be burned

Statement of the concerns of the Bed Com Ins Company on the first day of April 1845

Certificates of Bank Stock

Bed Com Bank Stock	1080 Shares	108.000	
Marine " "	100 "	10.000	
Merchants " "	100 "	10.000	
Fall River " "	143 "	16.887.50	144.887.50
New Bedford & Taunton RR "	75 "		7.500
			152.387.50
Suffolk Bank Stock	36 Shares		3.600
			155.987.50
The Capital Stock of this Company is			150.000
Due Insurance			005.987.50
Amt Bank Stock N.B. & T.R.R. & Dividend			4.500
Balance in Bank April 1st 45			5.703.00
Notes in Expiries (like bills not due & unpaid			2.197
Bottomry Bond			5.000
Notes which are up but not due entitled after 4 Mos			10.893
Loans on Stock Security			3.185
			$37.465.50

Carried over

Amt Brt Forward $37.465.50

Probable amt of losses -

On Ship Holder Borden	$9.000	
" " Atlantic	7.500	
" " Samuel	788	
" Sch Elizabeth	200	17.488.00
		$19.977.50

Amt at Risk on 4 Mo 1.45 $1.436.919.

" Prem Note on the above risks " 69.403

Submitted by

R R Cowker Sec'y.

The following Stockholders were unanimously elected Directors for the ensuing year

James Howland 2nd	John H Page
Joseph Grinnell	Wm R Ralph
John Eggleston	William Nye
Thomas Mandell	Jos Ricketson
Wm Hathaway Jr	Sirech Perry
Edward C Parker	Thos A Greene
Atkins Adams	Stephen Taber
Wm Barker	Samuel Rodman
F I Hathaway	Franklin K Jarvis
D R Greene	Charles L Wood
Parden G Seabury	Wm H Howland
Charles R Tucker	Benj Rotch

Edward L Baker & Henry Jarvis

John Howland was appointed a Committee on the part of the Stockholders to examine the accounts of the Company the present year.

R R Cowker Clerk

We the subscribers have examined the accounts of the Bedford Commercial Insurance Company from the date of the former examination 3 Mo 15th 1844 to the present time 4 Mo 1. 1845. & find them correct. We have also found the following securities in the possession of the Secretary, Namely!

Certificates for	1080	shares Bedford Bank Stock	$108.000
Ditto.	100	" Merchants " "	10.000
Ditto	100	" Mutual " "	10.000
Ditto	193	" Fall River Bank "	19.300
Ditto	36	" Suffolk " "	3.600
Ditto	75	" L.B. & I.R.R. Stock	7.500
			$158.400

Bottomry Bond from Thomas Riddell on
Ship Amanda dated Nov. 11th 43 for $5.000 $5.000.00
2 Willard Hyde Notes for $1430-
dated 6/5/44 Endorsed on same 10/10/44 $300.60 $1129.40 1.129.40
Selma Barker note dated 6/15/44 for 1100.00
Endorsed on the same 6/15/44 100.00 1.000.00
Eli & Ora Rich Notes dated 6/15/1844 1.100.00
$166.629 40

The above Notes secured by 27 shares
of Merchants Bank Stock
& 36 shares Pacific Bank Stock.

We have compared the premium notes & Bills Receivable in the hands of the Secretary with the entries made of them in the Books of the Company & find them accounted for to this date Nov 15th 1844 & 4 Mo 1. 1845.

Signed John Howland
F. S. Hathaway

At the Annual meeting of the Stockholders of the Bedford Commercial Mutual Marine Insurance Co. held at their Office 4 months 13th 1846.

Thomas A Glenn was called to the Chair. The Report of the Secretary was read, accepted and ordered to be recorded as follows.

Statement of the Concerns of the Bed Com. Mutual Marine Ins. Co. 4 Mo 13th 1846.

Certificates of Stock.

Bed Com. Bank Stock	1080 Shares		$108.000
Maine " "	100 "		10.000
Merchants " "	100 "		10.000
Fall River " "	193 "		16.887
Suffolk " "	36 "		3.600
Bedford & Jamaica RR	95 "		7.500
			$155.987
Am't Capital Stock of Bed Com. Mutual Ins. Co	150		
	Own Insured		$5.984
Probable amt Bank Dividend due 4/6/46			4.527
Am't Bem Notes due but uncalled 4 Mo 1/46			5.069
" within 60 days from 4/6/46			4.481
Loaned on Stocks, on Demand			2.500
" " Bottomry			6.000
Cash in Bed Com. Bank			12.763
			$41.827

Probable amt of Losses.

Sum insured				
$14.075.	On	Barque Dragon. Amt adv?		$12.000
10.500.	"	Ship Cyrus " "		" 6.000
7.625.	"	" Tuscaloosa " "		" 5.000
2.500	"	" John " "		" 500
3.000	"	" 16 Older Boston "		" 1.000
10.000	"	Bk Statesman " "		" 2.500
12.000	"	Ship Sam'l Robinson " "		" 1.000
1.000	"	Sch Louisa Beaton " "		" 800
1.125	"	" Detroit " "		" 500
5.025	"	" Cape " "	300	$29.600
				$12.227

The Report of the Investigating Committee was then read, and ordered to be recorded as follows, viz:

We the subscribers have examined the accounts of the Bedford Commercial Insurance Company from the date of the former examination viz Nov 1. 1845 to the present time viz Nov 1. 1846 and find them correct.

We have also found the following securities in the possession of the Directors, Namely.

Certificate for	100	Shares	Com. R.	Stock	$ 10.000
Ditto	" 100	"	Mercantile	"	10.000
Ditto	" 100	"	Marine	"	10.000
Ditto	" 193	"	Fall River	"	16.887
Ditto	" 36	"	Suffolk	"	3.600
Ditto	" 75	"	N. Bed. R. R.	"	7.500
					$ 155.987

Note Allowing 30 ds from Wm Crapo Jr. to Emerald dated November 11th 1846 $ 5.000

Note given by Joseph V. Allen in his favour dated July 11th 1845. 1.000

Loan on Call for Willard Pope on his note on demand dated October 3d 1845 2.000

Loan on Call Loan, to Edward L. Baker taking his note on demand dated February 14th 1846 1.000

$ 164.987

We have compared the Cash Notes and Receivable in the hands of the Directors, with entries made of them in the Book of the Company and find them accounted for to this date

Bedford
Nov 4. 1846

Signed Wm Crapo
Thomas A Greene } Committee of Investigation

Moved that we proceed to the Choice of Twenty five Directors for the ensuing year, and the following Stockholders were nominated, (viz.)

Simon Hosmer	Jos Emmons	Jno Cogswell
Edd Prescott	Wm Cameron Jr.	Wm H Imlay
Wm Adams	Jas H Cathcart	Danl R Evans
Wm Mellen	Chas Rhinelander	Chas L Wilson
Jas H Page	Wm B Astor	William Bayard
Jos Nicholson	Jno B Coles	Thos A Emmet
Stephen Baker	Samuel Osgood	Hamilton Fish
Chas L Wood	Peter Remsen	Wm G Tucker
	Walter Luce.	

Moved that Simon Hosmer Esq. be the Chairman of the Stockholders as a Committee for investigating the affairs of this Institution with such as may be appointed by the Directors.

Moved that the Meeting now adjourn.

Edmund D Townsend
Secy

At the Annual Meeting of the Stockholders of the Bedford Commercial Insurance held at their office this 12th day of April 1847. Present as follows Viz:

James Howland Jr. Thos. A Greene. Ward M Parker
John Howland, Chas. L Wood. Thos. J Washaway
Joseph Grinnell, Wm Washaway Jr. Stephen Taber
Jno. C Haskell, Allen Adams. Wm R Rotch
David R Green, Josh Swift. Josh Perry.
Geo Barney, Benj Tucker. W C Taber.

Thos A Greene, was called to the Chair
The report of the Investigating Committee was read, accepting & moved to be received. As follows:

We the Subscribers have examined the accounts of the Bedford Com. Ins Co & found them correct to this date.

We have also examined & found the following Certificates and Securities in the possession of the Secretary Viz. Certificates for 1080. Shs Bed Com Bank $108.000
" " 100. " Merchants do 10.000
" " 100. " Mason do 15.000
" " 193. " Taunton do 16.884
" " 36. " Suffolk do 3.600
" " 75. " N.B.S.R.R Co. 7.500
$155.984

Cattons Bond by Thos Rickard $5.000.
Stock Security " Willard Nye $2.000
Bills Receivable by Barton Rickards 508.32 7.508 32
$113.495.32

Signed
John Howland
Thos A Greene

over

Voted that the following Stockholders act as a Board of Directors for the year ensuing,
Viz:- James Howland 2d, John Coggeshall
" Ward M Parker, F S Hathaway
" Thos Mandell, William Page
" Josh Perry, Wm P Hathaway Jr
" Wm R Hatch, Saml Rodman
" Thos A Mann, Edward L Baker
" Obed R Tucker, J H W Page
" Stephen Tobey, Joseph Grinnell
" Matthew Luce, A Wing Adams
D R Grant 308, P G Coggeshall
Jas Pickerson, G L Wood
J K Swift, A H Howland
Wm C Tilley, S N Chipman

Whole Number of votes 368 by 462 Shares

Voted, That from and after this day, the Bedford Cmd. Insurance Company will cease to act under the authority of an Act. entitled "An act in addition to an act incorporating the Bedford Cmd. Insurance Company" approved by the Governor March 12th 1844 and that no Policies shall hereafter be issued by this Company upon the Mutual plan as provided in said additional act.

Voted, That J H W Page, Jos Grinnell & W M Parker be a committee to revise the By-Laws of this Corporation, & report at an adjournment of this Meeting. Voted, That this meeting adjourn to meet on Monday the 21st day of April inst. at 3 o'clock P.M.

The report of the Secretary was then read, accepted & ordered to be recorded.

Attest

Caleb Church

Annual Statement of the Bank of the United States for
April 1. 1837.

Certificates of Stock & Bonds

1080	Shares of the Bank of the United States	Capital Stock		$108.000.
100.	" " Merchants	do	"	$ 10.000
100	" " Mariners	do	"	$ 10.000
193	" " Fall River	do	"	$ 16.884
36	" " Suffolk	do	"	$ 3.600
75	" " W. & B. R. R.	Corporate		$ 7.500
1584				$155.984

Capital Stock of this Company $150.000

Cert over invested $ 5.984

Loans on Bottomry Bond to Thomas Riddell $ 5.000

do do " William Doyle $ 2.000

Bills Receivable & Dft to Bank Richmond $ 508.32

ditto ditto Protested & Unsettled $ 5.459.46

Cash in hand April 1st 1837 $ 404.81

$ 19.859 59

Balance Cash in hand April 1st 1846 $ 12.763.15

Rec'd for Bank Notes Issued at Salvador Ind $ 35.967.57

Bills Payable at R.E. Bank $ 8.000

$ 56.730.62

Due Citizens &c $ 3.763.43

Due to Stockholders $ 8.799.11

Leaves in Cash $ 45.168.08 $ 56.730.62

Bills Payable at the United States Bank $ 8.000

$ 11.859. 59

Cash at Bank $ 2.354.548

" of Bank Notes $ 118.997.

Loss not Carried over

Amount due the Co. on Capital $11.859.59

Estimated Amt of Loans

Bark Statesman of Salem $2.500.
" Elizabeth " Bucknam $ 8.000
" Ann Maria " Fall River $ 9.000
Ship Salem " Weston $ 4.346
do Wm D Robertson " N.B. $ 1.000
do Martha " L. I. $ .400
do Pacific " Edwards $ 10.000
do Cyprus " Pond $ 6000

$43.296

Amount Amt as above $11.859.59

$31.436.41

Jno Martin Treas

Examined

N. P. Banks
Clerk

At the Annual Meeting of the Stockholders of the Red Cloud Gold Mining Company held this day at their Office in Phenix the 10th at 11 O'Clock A. M. The following Stockholders were present in Viz - Wm H Parker. Jas Moreland Jr. Thos A Greene. Chas L Hood. Hanson Goodwin. Joseph Nicholson E B Crocker Stephen Cabell. Mr. A Greene was called to the Chair.

The Report of the Investigating Committee was read accepted and ordered to be recorded.

The Report of Secretary was then read accepted & ordered to be recorded.

They then proceeded to choose Seven Directors (Chas being the Number required) for the ensuing year and the following Gentlemen received unanimously Chosen - Viz

James Moreland. Wm H. Parker. Jack Riley. Jno Ketch. E B Crocker. Jas Greene C P Greene. C L Hood. W Clifford. Jas Carpenter. P. S. Nathaway. Wm Nathaway Jr. Edward L Baker. J W H Page. Wilson Sidon J. Seabury. Wm Copeland. F K Speight Thos Hanes Co. William Nye. Saml Roderman Thos A Greene. Stephen Cabell. Matthew Greene Joseph Nicholson. Wm C Fabre. Hanson Goodwin

Voted that John Moreland be a Committee for the Stockholders to examine the Books of the Company for the ensuing year. The Meeting then Adj.

F Mallory
Secy

Statement of the Red. Cont. Ins. Co.

April 1868

Certificates of Stocks on hand.

1080 Shs.	Red Cont. Bank Stock		$108.000
100 "	Merchants "	"	" 10.000
100 "	Maine "	"	" 10.000
193 "	Fall River "	"	" 16.887
36 "	Suffolk "	"	" 3.600
75 "	N. B. & L. R. R. Stock		" 7500 $55.987.
	Capital Stock		$150.000
	Com Invested		$ 5.987
	Loans to Millard Fry	$1.000	"
	" " E. W. Parker	$2.00	2.000
	Cash on hand		4.500
	Bills Receivable for Premiums in Course of Collection		1.883.70 - 36.70

Loans secured as follows -

RR Stateman -	$2.000	
" Levant -	$6.000	
" Huron	$10.000	
Mich. Pacific	$ 5.000	
" Saint Robertson	$1.000	
" Galen	$ 6.500	
" Foster	$ 500	
" Factor	$ 8.000	
" W. Penn	$14.500	
" W. Thompson	$ 500	$54.000

Amt Standing at Risk $2.131.521

" Premium Notes on hand $ 118.375.

Office of the Red. Cont. Ins. Co.
New York April 1st 1868

F Vassault
Secy

At the Annual meeting of the Stockholders of the Bedford Commercial Insurance Company held Monday April 10th 1849 at the Office the following Stockholders were present

James Howland 2d
James Arnold
Thomas Mandell
Charles L Wood,
Hanson Gooding
Thomas A Greene
Joseph Richetson
Wm H Parker
William C Taber
David A Greene
John Howland Jr
Willard Nye
Stephen Taber
Athens Adams
Thomas J. Hathaway
Joseph Grinnell
Abraham Barker
Philip Anthony
William Gordon
Gideon G. Seabury
William Hathaway
Charles R Tucker
Warren Howland
George Barney

Thomas A Greene was chosen Chairman and Joseph Richetson Secy pro tem.

The Report of the Investigating Committee was read —

Voted. That Charles L Wood be appointed a Committee of the Stockholders that belong to unite with the Committee of the Directors in further investigating the Condition of the Office and report to an adjournment of this meeting, and that the present Board of Directors be continued until such adjournment —

Voted that this meeting be adjourned to Tuesday April 24th at 10 o'clock A. M. at this place

Joseph Richetson Secy
pro tem

Report of the Investigating Committee –

The subscribers, being the committee to examine the books and accounts of the Bedford Commercial Insurance Company have found the premium notes in the hands of the Secretary according to the Schedule hereto annexed –

They have also found the following sums in possession of the Secretary viz –

Certificate for	1080	Shares	Bed. Com'l Bank	$108.000
"	100	"	Merchants "	10.000
"	100	"	Marine "	10.000
"	193	"	Fall River "	16.887.50
"	36	"	Suffolk "	3.600. "
"	75	"	N.B. & F. Rail Road	7.500. "
				$155.987.50

Burton Ricketson's note	due	11 mo	1849 – for	$ 125.
" "	"	"	1850 "	266
Nathan Durfee's "	"	5 mo 16th	1849 "	642.84.
Charles W Morgan's "	"	7 mo 10th	1849 "	725.53
Isaac B Richmond "	"	8 mo 4th	" "	1075.62 2,834.99

We found the Books of the Company in such confusion & unsatisfactory that we deem it unsafe to make a report thereof & to avoid the request of the Directors, asking their immediate attention to – and to that report in making the proceedings of the Board thereon – we accordingly refer for further information

Signed John Howland
Thomas A. Greene

Fall River Jan 4 mo 6th 1849 –

At an adjourned meeting of the Stockholders of the Bedford Comt Insurance Co held this day April 24th 1849. Present James Fowle Wm. M. Parker Pardon G Seabury Charles L. Tucker James Haviland 2d James B Congdon Abraham Burke, Abraham H. Haviland Joseph Grinnell Athens Adams John D Parker George Barnes William Gordon Charles L. Wood William Heathaway Jr. Francis S. Heathaway Edward M Robinson William T. Sabin Edmund Sabin Joseph Rickets David A Greene Charles Hunt &c

Voted That the report of the Committee to investigate the true state of the Office be recommitted with instructions to report the final result of their investigations at the adjournment of this meeting

Voted

That this meeting be adjourned to Tuesday May 1st 1849 at 10 o'clock A M at this place

Joseph Rickets

Secretary

Second Adjournment of the Annual Meeting of the Stockholders of the Bedford Comᵈ. Insurance Company held at their Office May 1st. 1849 –
Thomas A. Greene in the Chair –

Charles R. Tucker who was appointed at a former meeting ~~a~~ committee on the part of the Stockholders to unite with the committee of the Directors for the purpose of further investigating the affairs of the Company and to whom was a committee a report made by him at the last meeting, with instructions to report the final result of their investigation at this meeting, presented the following Reports, Schedule of assetts, &c. which having been read, were accepted and ordered to be recorded, viz :–

"At a meeting of the Stockholders of the Bed. Comᵈ. Ins. Co. held on the 10th instant, I was appointed to unite with the committee then under appointment by the Directors of this company for the purpose of examining into the situation of the property and accounts of this Insurance Co.

"In connection with that committee I have given some attention to the subject, and as the result of the investigation present the following Statement of the affairs and business of the company for the five last years, which the committee believe to be as near correct as the situation of the Books and accounts will admit of.

"And herewith presented is a schedule of the assets of the company, comprising all the property which the committee have found and which they think may be safely relied upon as a basis for future operations.

"They find that the amount received from 3 mo. 1. 1844

to 4mo: 1. 1849 for premium notes, for dividends on stocks owned by the company, for interest on loans, for amount received on suspended notes that were on hand 3mo: 1. 1844 and from sundry other sources amounts to - - - - - - - - - - - - - - - - $304,534,41

To which add amo: overdrawn from B. C. Bank 4 mo: 1. 1849 - - - - - - - - - - - - 975,55

Making total amount of receipts $305,509,96

And find that during the same time there has been paid for losses, dividends to Stockholders, current expenses of the office, Reinsurance, and sundry other small items including forty dollars cash on hand amo: to $287,421,27

To which amo: add the following notes I have received in payment for premium notes & entered with the receipts,

Barton Richardson	due 11mo: 1849	$125.00
do	11mo: 1850	266.00
Nathan Dunn	5mo: 1849	692,84
Chas. W. Morgan	7mo: —"—	725,53
I. B. Richmond	8 " —"—	1.075,62
		$2,884,99

$290,306,26

Showing a deficiency of - - - - - - - $15,203,70

They find that the following terminated premium Notes are missing and may be added to the last amount-

No. 1254	$39.14	
" 1290	17.25	
" 1568	31.35	87,74
Which makes the deficiency		$15,291,44

"The committee found on examining the cash Books as kept by Ferdinand Vassault that he had represented for nearly three years past an amount on hand not deposited in Banks varying from $400 to $8.800 - and at the close of 2mi: 1849 the balance on hand is stated to be $. 4.116,58 and the balance in B. C. Banks $. 2,060,83 while the books of the Banks show that the account was overdrawn at that time $1.618,57, making a deficiency in his cash a/c $7.795.90

"I would remark that the committee have no ready means of ascertaining what amount may have been received for policies issued when cash premiums may have been received, two cases of that kind were traced out and charged.

"After the above deficiency had been ascertained the committee called upon F. Vassault for an explanation of it. After the accounts were shown him he said the statement was not correct, that such a deficiency could not exist, it could not be more than half that amount.

"He was then asked in what respect it was not correct, he replied that he could not tell unless he could have time to make a full investigation himself. He was then asked to explain where the cash balance was 3/31'49 as represented by the cash Book as being on hand about $3,974,60 while the Banks account was overdrawn about $975.00. He said it was not cash but bills Recivable, Memorandum checks, &c. Such things he counted cash, but could not recollect what particular things he called cash to make up that sum, neither could he that of any other month. He was asked if he had used any money belonging to the Company in his own business, he replied I may possibly have done so.

He acknowledges that his own cash account was compared with the accounts of the Office, had thought the deficiency might be from three to five thousand Dollars - and upon enquiring of him where his property had come from, he replied that he owed about $7,000 - and had property which he had paid for of about $14,000, and at one time had owed $12,000 - On enquiring if he had not represented property to the amt. of $23,000 & he replied no not so much, but seemed to assent to its being about $20,000 -

At a meeting of the Directors of this company held yesterday, the committee under appointment by them presented a report embracing I think about all that is herein contained, and in some particulars more in detail - and at the same time they received a communication from F. Vassault asking that time might be given him to make an examination of the Books and accounts of the company in connexion with some person that they might name for that purpose, whereby he should be able to make explanations which might be satisfactory to the Directors; his proposition was willingly granted and the committee were requested to give such further attention to the subject in connection with F. Vassault, as circumstances might seem to require.

And in connection with the existing circumstances, I would suggest for the consideration of the Stockholders whether it might not be expedient for them to adjourn to meet one week from this day, which would give time for the examination referred to above to be completed, and the Directors would then be prepared to lay before the Stockholders, a full and definite statement of the affairs of the corporation.

In conclusion I would remark that the committee

appointed by the Directors, have in their examinations been very particular to investigate every item that has presented itself to be in any way connected with the affairs of the Office, the great care manifested, and large amount of labor by them extended during this examination has inspired me with full confidence in believing that the results that they have produced are correct.

All of which are respectfully Submitted.

To the Stockholders
of the Bedford Com. Ins. Co.
New Bedford, 4mo. 24. 1849

"Chas. R. Tucker."

"Schedule of Assets.

The committee have ascertained that the assets of the Bed. Com. Ins. Co. consists at the present time of the following items.

1,080	Shares of Bed. Com. Bank Stocks, par value $100	$108,000.00	
36	" " Dartmouth Banks " " " "	3,600.00	
100	" " Merchants " " " "	10,000.00	
100	" " Marine " " " "	10,000.00	
193	" " Fall River " " " $87.50	16,887.50	
75	" " N.B. & F. Rail Road Stocks " " $100	7,500.00	
			155,987.50
	Bills Receivable.		
	Barlow Richetson's Note due 11mo. 1849	125.00	
	do. " " " 1850	266.00	
	Nathan Durfee's " " 5mo. 16 '49	692.84	
	Chas. W. Morgan " " 7mo. 10 '49	725.53	
	S.B. Richmond " " 8 " 4 "	1,075.62	2,884.99
	Amt. of Premium Notes terminated up to 3mo. 31. 1849	11,687.73	
	Amt. of do. terminated since 3mo. 31 '49	11,974.25	
	Balance due from R.R. Crocker	183.33	
	Dividends on Stocks received this month	5,190.75	29,036.06

$187,908,55

"From the above amount deduct

Amt. loaned of B. C. Banks — —	3,500.00
" Overdrawn at B. C. Bk. 4mi. 1	975.55
probable loss on premiums Notes past dues	500.00
Losses paid since the 1st. inst.	5,000.00
Amt. of Losses adjusted but not yet paid	6,990.70
	16,966,25

Showing a net balance of — — — — — — $170,942,30

"There has been a claim made against the office for $592,46 which the Directors are expecting to pay — no further claims now pending.

New Bedford, 4mi: 24. 1849 —

Chas. R. Tucker.

"Since the report was rendered to the Stockholders of the Bed. Com. Ins. Co. at their last meeting held on the 24th. ultimo, the accounts of the committee of investigation and the Books of the Company have been subjected to the examination of Ferdinand Vanault agreeable to his request, in connection with the person that had been employed by the committee during their investigation; the result of which has been that a few errors have been discovered in their calculations, the balance of which amo.ts to $417 57/100 Dollars, and should be deducted from the amount unaccounted for in the former report, which was there stated to be — — $15,291,44

Deduct bal. errors as above — — — — 417.57

Which leaves the amt. not accounted for $14,873,87

which is now submitted.

Chas. R. Tucker. "

To the Stockholders of
the Bed. Com.l Ins. Co.
New Bedford, 5mi: 1. 1849

On motion of _____ Voted, That the meeting now proceed to the choice of Sec'y. by Ballot. Two ballotings having been made without effecting a choice, upon the third Ballot the chairman announced that Henry H. Heaps, was duly chosen Secretary of the Company for the currant year, who thereupon took the oath of office, required by law, as appears by the following certificate.

Bristol ss. May 1. 1849.

Then Henry H. Heaps personally appeared and made oath that he would faithfully perform the duties of Secretary of the Bristol Commercial Insurance Company, to which office he has been this day elected.

Before me. Jos. H. Page.
Justice of the Peace.

It was then Voted —

That the meeting proceed to the choice of Twenty seven Directors, by ballot, for the ensuing year; — Which ballots having been called for, given in, sorted & counted, the following persons were declared by the chairman to have been duly elected to that office.

Jas. Howland, 2d.	Frs. S. Hathaway
Ward M. Parker	Wm. Hathaway Jr.
Wm. R. Rotch	Edw. L. Baker
Edw. R. Tucker	J. H. W. Page
Joseph Grinnell	Atkins Adams
David R. Greene	P. G. Seabury
Charles L. Wood	Franklin K. Swift
Manson Gooding	E. M. Robinson
Rowland R. Crocker	John Coggeshall

Thomas Mandell
Willard Nye
Thos. A. Greene
Stephen Taber
Joseph Richetson
Wm. C. Taber
I. H. Clifford
Abm. H. Howland
Id. Arnold

Subsequently to the above declaration, Id. Arnold & Abm. H. Howland severally announced to the meeting that they should respectfully decline accepting said appointment.

Voted, That Wm. C. Taber be a committee, on the part of the Stockholders, to examine the books & accounts of the Company for the ensuing year.

Meeting Adjourned, without day.

Attest,

Henry H. Crapo, Secretary.

Annual Meeting of the Stockholders of the Bedford Commercial Insurance Company held at their Office this the 8th day of April, 1850.—

Stockholders present as follows,—

James Howland, 2d.,
John Howland, Willard Nye, Ephraim Kempton, River Crocker, George O. Crocker, Thomas A. Greene, Charles L. Wood, Wanton Howland, Wm. Hathaway, R. R. Crocker, William C. Taber, Robert Hillman, W. M. Parker,

(over.)

The meeting was organized by the choice of Thomas A. Greene, Chairman,

The Statement of the Secretary, giving the financial condition of the Company on the 31st. day of March, A.D. 1850, was presented by the Investigating Committee, accompanied by their Report thereon;—and the same having been read & duly considered was accepted by the meeting.

The following is the Report, which may be found on the Secretary's Statement in a book kept for that purpose.

"To the Stockholders of the Bedford Comb. Insurance Co.

"Your Committee in compliance with their appointment have examined the books of the company from 5 mo: 1. 1849 to 3 mo: 31. 1850, and find the balances of the different accounts to agree with the Treasurer's Statement of the last mentioned date. They find that all the premium Notes and cash for Policies have been regularly entered and accounted for and all payments properly vouched. They have also examined the certificates of stocks together with all the other assets of the Company and find them to agree with the statement above referred to.

"Which is respectfully submitted.

"Wm. C. Taber, Committee on part of Stockholders.

"Wm. Hathaway, Com: on part of Directors.

"New Bedford, 4 mo: 6. 1850."

The meeting then proceeded to ballot for a Secretary, upon which Henry H. Crapo, was declared to have been unanimously elected for the ensuing year,—who thereupon took the following oath of Office.

"Bristol ss. Apr. 8th. 1850, Then Henry H. Crapo personally appeared & made oath that he would faithfully perform the duties of secretary of the Bedford Commercial Insurance Company, to which office he has been this day elected.

"Before me,

Jm Hayden
Justice of the Peace

The following persons were then chosen Directors for the ensuing year, viz:-

James Howland, 2d.	John Coggeshall
Ward M. Parker	Thomas Mandell
Wm. R. Rotch	Willard Nye
C. R. Tucker	T. A. Greene
Joseph Grinnell	Stephen Taber
David R. Greene	Wm. C. Taber
Charles L. Wood	I. H. Clifford
Manson Gooding	Abraham Barker
R. R. Crocker	George Barney
Fra. S. Hathaway	George O. Crocker
Wm. Hathaway, Jr.	Edward C. Jones
E. L. Baker	Ebenr. Perry
I. H. W. Page	F. R. Whitwell
Franklin K. Swift	Wanton Howland
E. M. Robinson	Charles Taber

Voted,

That Wm. C. Taber be a committee on the part of the Stockholders, to examine the books & accounts of the company for the ensuing year

Meeting adjourned without day,

Attest.

Henry H. Crapo, Sec'y.
"

Annual Meeting of the Stockholders of the Bedford Commercial Insurance Company, held at their office, April 14th. 1851,

Stockholders present — Ja^{s}. Howland, 2^{d}. R. R. Crocker, Ward M. Parker, Oliver Crocker, Manson Goodwin, Thomas S. Hathaway, William Hathaway, Jr., Robert Hillman, J. H. W. Page, Wm. C. Taber, Edw^{d}. L. Baker, Joseph Grinnell, Charles L. Wood, Thomas A. Greene,

The meeting was organized by the choice of Thos. A. Greene, Chairman.

Henry H. Crapo was then unanimously elected Secretary for the ensuing year, and thereupon took the following oath of office.

Bristol ss. April 14. 1851. Then Henry H Crapo personally appeared and made oath that he would faithfully perform the duties of Secretary of the Bedford Commercial Insurance Co. to which office he has this day been elected.

Before me, John H. W. Page
Justice of the Peace

The statement of the Secretary, giving the financial condition of the company on the 31st. day of March, A.D. 1851, was presented, accompanied by the following report of the investigating Committee, viz:-

"New Bedford, 4th mo. 9th. 1851.

"To the Stockholders of the Bedford Com^{y}. "Insurance Co.

"Your committee in compliance with "their appointment have examined the books of the

"company from 3m°. 31. 1850, to 3m°. 31. 1851, and find
"the balances of the different accounts to agree
"with the Treasurers Statement of the last mentioned
"date— They find that all the premium notes and cash
"for policies have been regularly entered and ~~accompanied~~
"accounted for and all payments properly vouched.
They have also examined the certificates of stocks
"together with all the other assetts of the company
"and find them to agree with the statement above
"referred to—

"Which is respectfully submitted
"Wm. C. Taber, Comm°. on part of the Stockholders
"E.L. Baker — " — " — " — " Directors
"Wm. Hathaway, Jr. — " — " — " — Same.

"New Bedford, 4m°. 9th. 1851"

The foregoing report, and accompanying statement of the Secretary which may be found in a book used for that purpose, having been read and duly considered was thereupon accepted by the meeting.

The following persons were then chosen Directors for the Ensuing year, viz:—

Ja°. Howland, 2d.	Fr°. S. Hathaway
Ward M. Parker	Wm. Hathaway, Jr.
Wm. R. Rotch	E. L. Baker
Edw°. R. Tucker	J. H. W. Page
Joseph Grinnell	Franklin K. Swift
David R. Greene	E. M. Robinson
Charles L. Wood	Thomas Mandell
Hanson Gooding	Willard Nye
R.R. Crocker	Thomas A. Greene

(over)

List of Directors continued.

Stephen Taber	Edw^{d}. C. Jones
Wm. C. Taber	Eben Perry
I. H. Clifford	F. R. Whittwell
Abm Barker	Wanton Howland
Geo. Barney	Charles Taber
Geo. O. Crocker	Wm. G. Blackler.

(The foregoing Directors were unanimously elected — 118 votes being polled, representing 337 Shares.)

Voted, That Wm. C. Taber be a committee on the part of the Stockholders, to examine the books and accounts of the Company for the ensuing year.

Meeting adjourned without day.

Henry H. Crapo,
Sec'y.)

Annual Meeting of the Stockholders of the Bedford Commercial Insurance Company, held at their office, April 12th. 1852 –

Stockholders present – Isa. Howland, 2d., Wm. Hathaway Jr., Thomas A. Greene, William C. Taber, George O. Crocker, Hanson Gooding, Abm. Barker, Stephen Taber, Willard Nye, T. B. Denham, E. W. Seabury,

The meeting was organized by the choice of Thomas A Greene Chairman.

Henry H. Crapo was then unanimously elected Secretary for the ensuing year, and thereupon took the following oath of office –

Bristol ss. Apr. 12th. 1852. Then Henry H. Crapo personally appeared and made oath that he would faithfully perform the duties of Secretary of the Bedford Commercial Insurance Company to which office he has this day been elected.

Before me,

Justice of the Peace.

The statement of the Secretary giving the financial condition of the company on the 31st. day of March, A.D. 1852, was presented, accompanied by the following report of the investigating committee, viz:–

"New Bedford, 4mo. 9th. 1852.

"To the Stockholders of the Bedford "Com'l. Insurance Co.

"Your committee in compliance

"with their appointment, have examined the books
"of the company from 3mo. 31. 1851 to 3mo. 31. 1852
"and find the balances of the different accounts
"to agree with the measurers Statement of the last
"mentioned date. They find that all the premium
"Notes and cash for policies have been regularly
"entered and accounted for and all payments
"properly vouched.

"They have also examined the certificates of
"stocks together with all the other assetts of
"the company & find them to agree with the
"Statement above referred to —

Which is respectfully submitted,
Wm. C. Taber, Com^e. on part of the Stockholders
Wm. Hathaway, Jr. —"—"—"—"— Directors
Edw. L. Baker —"—"—"—"— —do—

The foregoing report, and accompanying Statement of the Secretary which may be found in a book and for that purpose, having been read and duly considered was thereupon accepted by the meeting.

The following persons were then chosen Directors for the ensuing year, viz:—

Jas. Howland 2d.	Wm. Hathaway, Jr.
Ward M. Parker	Edw. L. Baker
Wm. R. Rotch	J. H. W. Page
Chd. R. Tucker	Franklin K. Swift
Joseph Grinnell	E. M. Robinson
David R. Greene	Thomas Mandell
Chd. L. Wood	Willard Nye
Hanson Gooding	Thomas A. Greene
Frs. S. Hathaway	Stephen Taber

For Directors. 1853

Jas. Howland, 2d.
Ward M. Parker
Wm. R. Robt
Edw. R. Tucker
Jos. Grinnell
David R. Greene
Edw. L. Wood
Alanson Gooding
Jos. D. Hathaway
Wm. Hathaway, Jr.
Edw. L. Baker
S. H. W. Page
Wilson B. [redacted] Durham
E. M. Robinson
Thomas Mandell
Willard Nye
Thos. A. Greene,
Stephen Baker
Wm. C. Baker
S. H. Clifford
Abm. Barker
Wm. G. Blachler
Geo. O. Crocker
Edw. C. Jones
Eben Perry
F. R. Whitwell
Wanton Howland
Edw. Baker.

Wm. C. Taber	Eben Perry
I. H. Clifford	F. R. Whitwell
Wm. Barker	Warren Howland
Geo. O. Crocker	Charles Taber
Edw. C. Jones	Wm. G. Blackler

The foregoing Directors were unanimously elected — 102 votes being polled, representing 281 Shares.

Voted, That Wm. C. Taber be a committee on the part of the stockholders, to examine the books and accounts of the company for the ensuing year.

Meeting adjourned, without day,

Henry H. Crapo,
Secretary.

Annual Meeting of the Stockholders of the Fairhaven Commercial Insurance Company held at their Office, April 11th. 1853.

The meeting was organized by the choice of Thos. A. Greene, Chairman.

Henry H. Crapo was then unanimously chosen Secretary for the ensuing year, and thereupon took the following oath of office

District of Bristol ss. Apr. 11th. 1853, Then Henry H. Crapo personally appeared and made oath that he would faithfully and impartially perform the duties of Secretary of the Fairhaven Commercial Insurance Company, to which office he has this day been elected. Before me,

John W. Page
Justice of the Peace

The Statement of the Secretary giving the financial condition of the Co. on the 31st. day of March, 1853, was presented, accompanied by the following report of the investigating committee, viz:-

"New Bedford, 4mo. 9th. 1853

"To the Stockholders of the Fairhaven Commercial Insurance Company.

"Your committee, in compliance with their appointment, have examined the books of the Company from 3mo. 31. 1852 to 3mo. 31. 1853, and find the balances of the different accounts to agree with the Treasurers Statement of the last mentioned date. They find that all the Notes Re-

"maxim note, and cash for Policies have been reg-
"ularly taken on account for and all Premiums
"properly vouched.

"They have also examined the certificates of Stock
"together with all the other assets of the Company
"& find them to agree with the Statement above
"referred to.

"Which is respectfully submitted.
"Wm. C. Taber, Com. on part of Stockholders
"Wm. Hathaway, Jr.
"Edw. L. Baker } — " — " — Directors."

The foregoing report, and accompanying Statement of the Secretary which may be found in a book set for that purpose, having been read and duly considered was thereupon accepted by the meeting.

The following persons were then chosen Directors for the Ensuing year, viz:-

- ✓ Jas. Howland, 2d.
- ✓ Edward M. Parker
- Wm. R. Rotch
- Chs. R. Tucker
- ✓ Jos. Grinnell
- ✓ David R. Greene
- ✓ Chs. L. Wood
- ✓ Mason Goodwin
- Fred. S. Hathaway
- ✓ Wm. Hathaway, Jr.
- ✓ Edw. L. Baker
- ✓ [illegible]
- Tilson B. Denham
- ✓ E. M. Robinson
- ✓ Thos. Mandell
- Willard Nye
- ✓ Thos. A. Greene
- Stephen Taber
- Wm. C. Taber
- ✓ J. H. Clifford
- ✓ Abm. Barker
- ✓ Wm. G. Blackler
- ✓ Geo. B. Crocker
- ✓ Edw. C. Jones
- ✓ Ebenr. Perry
- F. R. Whitwell
- Fenton Howland
- Charles Taber

The vote upon the ballot for Directors was unanimous, 537 Shares and 225 votes being cast for the Directors chosen & more granted them.

Voted, That two be taken by a committee on the part of the stockholders, to examine the books and accounts of the company for the ensuing year.

The following vote was offered by Willard Nye, viz:—

"Voted, That the Directors of this company discontinue underwriting from and after this date, and that they adopt measures to close the business of the company as soon as in their judgment it can be done without injury to the interest of the stockholders".

Pending the consideration of this motion, it was moved by David R. Evans in amendment,—

That the Directors discontinue underwriting at such time during the next four months as they may deem expedient and for the best interests of the company.

The question being taken upon this amendment the same was lost— 115 votes, representing 253 Shares, being in the affirmative, 141 votes, representing 292 Shares, being in the negative.

The question was then taken upon the motion as offered by Willard Nye, and declared by the Chairman to be carried in the affirmative. So said motion was adopted.

The meeting then adjourned sine die.

Henry H. Crapo.
" Secretary.

Annual Meeting of the Stockholders of the Bedford Commercial Insurance Company, held at their office, April 10th. 1854, at 10 O'clock, A.M.

The meeting was called to order by Sd. Howland 2d. President, who presided as Chairman.

Henry H. Crapo was then unanimously elected Secretary for the ensuing year, and thereupon took the following oath of office.

Bristol ss. April 10th. 1854, Then Henry H. Crapo personally appeared and made oath that he would faithfully and impartially perform the duties of Secretary of the Bedford Commercial Insurance Company, to which office he has this day been elected. Before me,

John W. Tag
Justice of the Peace

The statement of the Secretary, giving the financial condition of the company on the 31st. day of March, A.D. 1854, was presented, accompanied

by the following report of the investigating committee, viz:— "New Bedford, 4mo. 10th. 1854

"To the Stockholders of the Bedford Commercial Ins. Co.

"Your committee, in compliance with their "appointment have examined the books of the Com- "pany from 3mo. 31. 1853 to 3mo. 31. 1854, and find "the balances of the different accounts to agree with "the statement of the Secretary of the last mention- "date;— They find that all the premium Notes and "cash for policies have been regularly entered and accounts "for and the payments properly vouched.

They have also examined the certificates of "Stocks together with all the other assetts of the "Company and find them to agree with the State- "above referred to. Which is respectfully submitted."

"Wm. Hathaway, Jr. } committee
"Edw. L. Baker } on part of Directors.

The foregoing report and the accompanying Statement of the Secretary, which may be found in a book used for that purpose, having been read and duly considered was thereupon accepted by the meeting.

The following persons were then chosen Directors for the ensuing year, viz:— (unanimously)

Ja^s. Howland, 2^d	David R. Greene
Edward M. Parker	Chas. L. Wood
Wm. R. Rotch	Alanson Gooding
Chas. R. Tucker	Fr^s. S. Hathaway
Joseph Grinnell	Wm. Hathaway, Jr.

Edw. L. Baker	John H. Clifford
I. H. W. Page	Abm. Barker
Wilson B. Denham	Wm. G. Blackler
E. M. Robinson	Geo. O. Crocker
Thomas Mandell	Edw. C. Jones
Willard Nye	Eben Perry
Thos. A. Greene	F. R. Whitwell
Stephen Taber	Wanton Howland
Wm. C. Taber	Charles Taber.

The vote upon the ballot for Directors was unanimous, — 98 votes & 264 Shares in the affirmative.

Voted, That Wm. C. Taber be a committee on the part of the stockholders, to examine the books and accounts of the company for the ensuing year.

Meeting adjourned, sine die,

Henry H. Crapo, Secretary.

Annual Meeting of the Stockholders of the Bedford Commercial Insurance Company, held at their office, monday Apr. 9th 1855, at 10 Oclock A.M.

Meeting called to order by James Howland, 2d. President, who presided as chairman

Henry H. Crapo acted as Sec'y. of the meeting.

The Statement of the Secretary giving the Financial condition of the company on the 31. day of March A. D. 1855, was presented accompanied by the following report of the investigating Committee, viz:—

"New Bedford, 4th. mo. 7th. 1855

"To the Stockholders of the Bedford Commercial Insurance Co.

"Your committee, in compliance with their "appointment have examined the Books of the Company "from 3mo: 31, 1854 to 3mo: 31, 1855 and find the balances "of the different accounts to agree with the Statement of "the Secretary of the last mentioned date. They find "that all the premium Notes and cash for policies have "been regularly entered and accounted for, and the payments properly vouched.

"They have also examined the certificates of Stock "together with all the other assets of the company & "find them to agree with the Statement above referred to.

"Wm. Hathaway Jr.
"on part of Directors,
"Wm. C. Taber, committee
"on part of Stockholders" } Committee."

The foregoing report and the accompanying Statement of the Secretary, which may be found in a book used for that purpose, having been read and duly considered was thereupon accepted by the meeting.

It was then Voted to choose 28 Directors for the ensuing year.

The following persons were then unanimously elected Directors for the ensuing year, viz:—

Jas. Howland, 2d	Thomas Mandell
Ward M. Parker	Willard Nye
Wm. R. Rotch	Thomas A. Greene
Chas. R. Tucker	Stephen Taber
Joseph Grinnell	Wm. C. Taber
David R. Greene	I. H. Clifford
Chas. L. Wood	Abm. Barker
Hanson Gooding	Wm. G. Blacklee
Fred. S. Hathaway	Geo. O. Crocker
Wm. Hathaway, Jr,	Edw. C. Jones
Edw. L. Baker	Eben Perry
I. H. W. Page	F. R. Whitwell
Wilson B. Denham	Wanton Howland
E. M. Robinson	Charles Taber.

(20 Votes & 312 Shares)

Voted. That William C. Taber be a committee on the part of the Stockholders to examine the books & accounts of the company for the ensuing year.

Meeting adjourned, sine die.

Henry H. Crapo, Sec'y.

Annual Meeting of the Stockholders of the Bedford Commercial Insurance Company, held at their office Monday Apr. 14th. 1856 at 10 o'clock A. M.

Meeting called to order by James Howland, 2nd. President, who presided as Chairman —

Henry H. Crapo acted as Secy. of the Meeting.

The Statement of the Secretary giving the financial Condition of the Company on the 31st. day of March A. D. 1856, was presented accompanied by the following Report of the investigating committee, viz:—

New Bedford, 4 mo. 12th 1856.

"To the Stockholders of the
"Bedford Commercial Insurance Company.

"Your Committee, in compliance with their Appointment have examined the books of the Company, "from 3 mo. 31st 1855 to 3 mo. 31st 1856, and find the balances "of the different accounts to agree with the Statement "of the Secretary of the last mentioned date. They "find that all the premium notes and Cash for policies "have been regularly entered and accounted for, and "the payments properly vouched.

"They have also examined the Certificates of "Stock together with all the other assets of the Company "and find them to agree with the Statement above referred "to.

"Wm. Hathaway Jr.
on part of Directors
"Wm. C. Taber
on part of Stockholders" } Committee"

the foregoing Report and the accompanying Statement of the Secretary, which may be found in a book used for that purpose, having been read and duly considered, was thereupon accepted by the meeting.

It was then Voted to choose 28 Directors for the ensuing year.

The following persons were then unanimously elected Directors for the ensuing year, viz:-

James Rowland 2nd.
Edward M. Parker
Wm. R. Rotch
Charles R. Tucker
Joseph Grinnell
David R. Greene
Charles L. Low
Alanson Gooding
Fr[s]. S. Hathaway
Wm. Hathaway Jr.
Edward L. Baker
+ D. N. W. Page
Wilson B. Denham
Edw[d]. M. Robinson
Thomas Mandell
Willard Dyer
Thomas A. Greene
Stephen Taber
Wm. C. Taber
John H. Clifford
Wm. Barker
Wm. G. Blackler
X George O. Crocker
Edward C. Jones
Eben Perry
F. R. Whitwell
Wanton Rowland
Charles Taber

Voted - That William C. Taber be a Committee on the part of the Stockholders to examine the books and accounts of the Company for the ensuing year.

Voted That the Directors be authorized to take such course in relation to winding up the concerns of the Company as they may deem expedient.

Meeting Adjourned - Sine die

Wm. W. Crapo, Secy

Annual Meeting of the Stockholders of the Bedford Commercial Insurance Company, held at their Office, Monday April 13 1857, at 3 O'Clock, P.M.

Meeting called to order by Jas. Howland Jr. President, who presided as Chairman

Wm. W. Crapo was chosen and acted as Secretary of the Meeting.

The Statement of the Secretary giving the financial condition of the Company on the 31st. day of March A.D. 1857, was presented accompanied by the following Report of the investigating Committee viz:

"New Bedford 4mo. 9th 1857.

"To the Stockholders of the

"Bedford Commercial Insurance Company.

"Your Committee in Compliance with "their appointment have examined the books of the Com- "pany, from 3 mo. 31st 1856 to 3 mo. 31st 185[illegible], and find the balances "of the different Accounts to agree with the Statement of "the Secretary of the last mentioned date. They find "that all the premium Notes and Cash for Policies have "been regularly entered and accounted for, and "the payments properly vouched.

"They have also examined the Certificates "of Stock together with all the other assets of the Com- "pany and find them to agree with the Statement "above referred to.

Wm. Hathaway Jr.

&c

The foregoing Report & the accompanying State- ment of the Secretary, which may be found in a book used for that purpose, having been read and duly Considered was thereupon Accepted by the Meeting.

It was then Voted to choose 25 Directors for the Ensuing Year.

The following were then chosen Directors for the ensuing year, viz:

James Howland 2nd.
Ward M. Parker
Wm. R. Rotch
Charles R. Tucker
C. M. Robinson
Thomas Mandell
Thomas A. Greene
Stephen Taber

Joseph Grinnell
David R. Greene
Charles L. Wood
Alanson Gooding
Francis S. Hathaway
Wm. Hathaway Jr.
Edward L. Baker
Tilson B. Durham
Willard Wyr

Wm. C. Taber
John N. Clifford
Abm. Barker
Wm. G. Blackler
Edward C. Jones
Eben Perry
F. R. Whitwell
Wanton Howland

The vote upon the ballot for Directors was unanimous, 12 votes and 417 shares

Voted - That William C. Taber be a Committee on the part of the Stockholders to examine the books and accounts of the Company for the ensuing year.

Voted - That the Directors be hereby authorized to take such course in relation to winding up the concerns of the Company, in selling the investments in Stocks, and in dividing out the Capital Stock among the Stockholders, as they may deem expedient.

Meeting adjourned - sine die.

Wm. W. Crapo, Secy.

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